

## GUIDELINES FOR COMBINATION LIFE & HEALTH FORM FILINGS

These are guidelines that should be utilized for insurers who are filing combination life and health policy forms in one certificate, policy or by endorsement. Please refer to and submit the applicable review requirements checklist for each product being submitted.

Questions should be directed to Cindy Colonius at (217) 782-4572

The Department's authority for such filings may be found at 50 IL Adm. Code 1405.40 (q) and 215 ILCS 5/143(1)

	<b>Policy form that includes both Life and A&amp;H coverages</b>	<b>A&amp;H Rider to be Attached to a Life Policy</b>	<b>Life Rider to be attached to an A&amp;H Policy</b>
Applicable review requirements checklist(s)	Life and A&H	A&H	Life
Premium Breakdown	Policy form must contain a breakdown of Life vs A&H premiums	Rider must clearly show A&H premium	Rider must clearly show Life premium
Separation provision	Policy form must contain a provision that the Life (or A&H) coverage can be lapsed and the A&H (or Life) coverage can remain in force.	Rider must contain a provision that the coverage can remain in force if the Life policy is lapsed.	Rider must contain a provision that the coverage can remain in force if the A&H policy is lapsed.
Analyst to Review	Life and A&H	A&H	Life
Number of separate filings that must be made to the Department. Each filing must contain a separate company and SERFF tracking #.	Two separate filings must be made. One filing must be made using the appropriate Life TOI code. A second filing must be made using the appropriate A&H TOI code. The cover letter in the Life (A&H) filing should reference the associated filing number for the A&H (Life) filing.	Once if only the A&H rider is filed. If both a Life policy and an A&H rider are filed together, separate filings must be made. One filing must be made for the Life policy using the appropriate Life TOI code. A second filing must be made for the A&H rider using the appropriate A&H TOI code. The cover letter in the Life (A&H) filing should reference the associated filing number for the A&H (Life) filing.	Once if only the Life rider is filed. If both the A&H policy and the Life rider are filed together, the two separate filings must be made. One filing must be made for the A&H policy using the appropriate A&H TOI code. A second filing must be made for the Life rider using the appropriate Life TOI code. The cover letter in the Life (A&H) filing should reference the associated filing number for the A&H (Life) filing.